

FIG. 1

Inquiry Procedural Flow

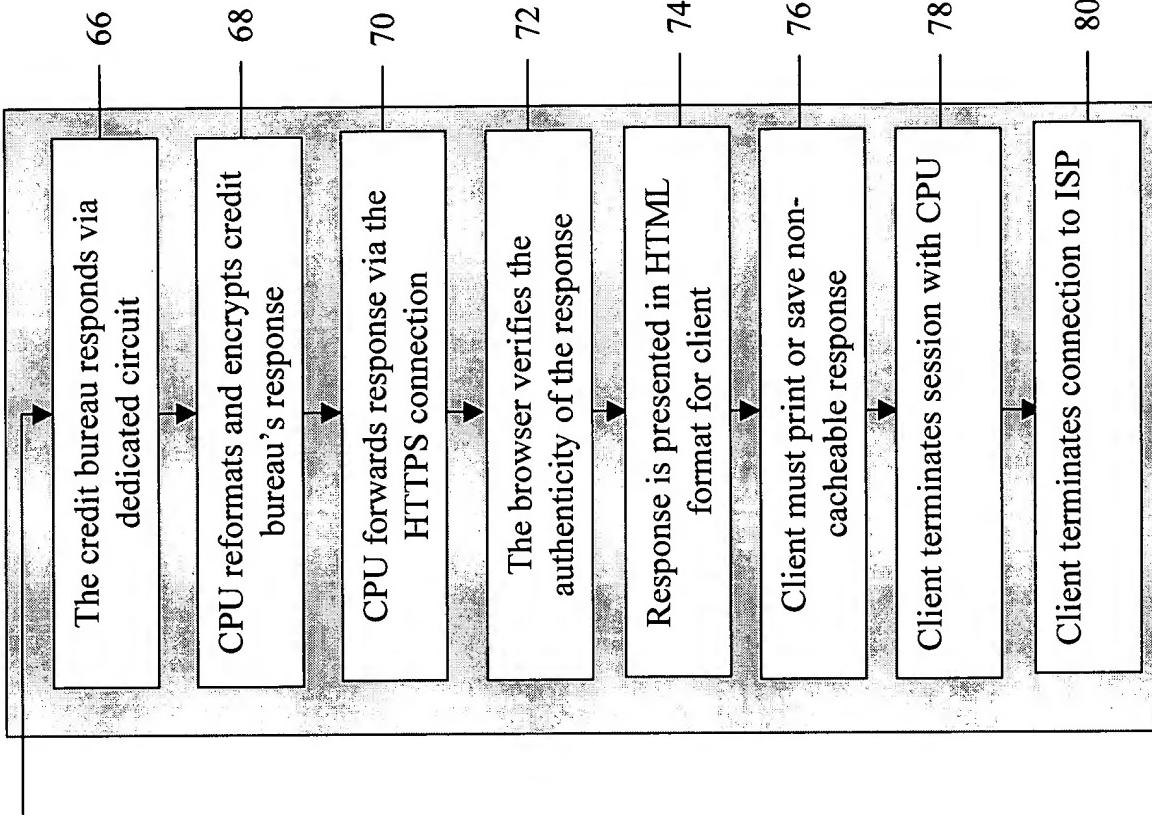
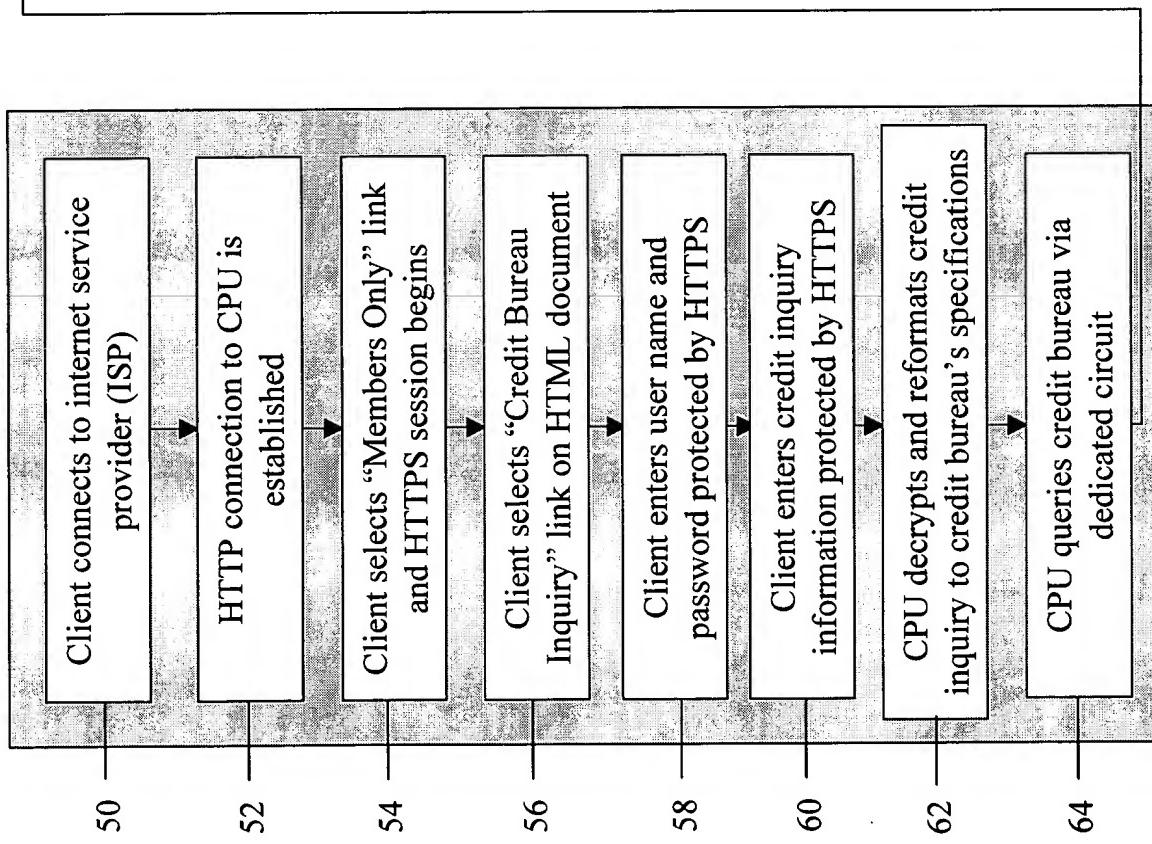


FIG. 2



FIG. 3

000000000000000000000000

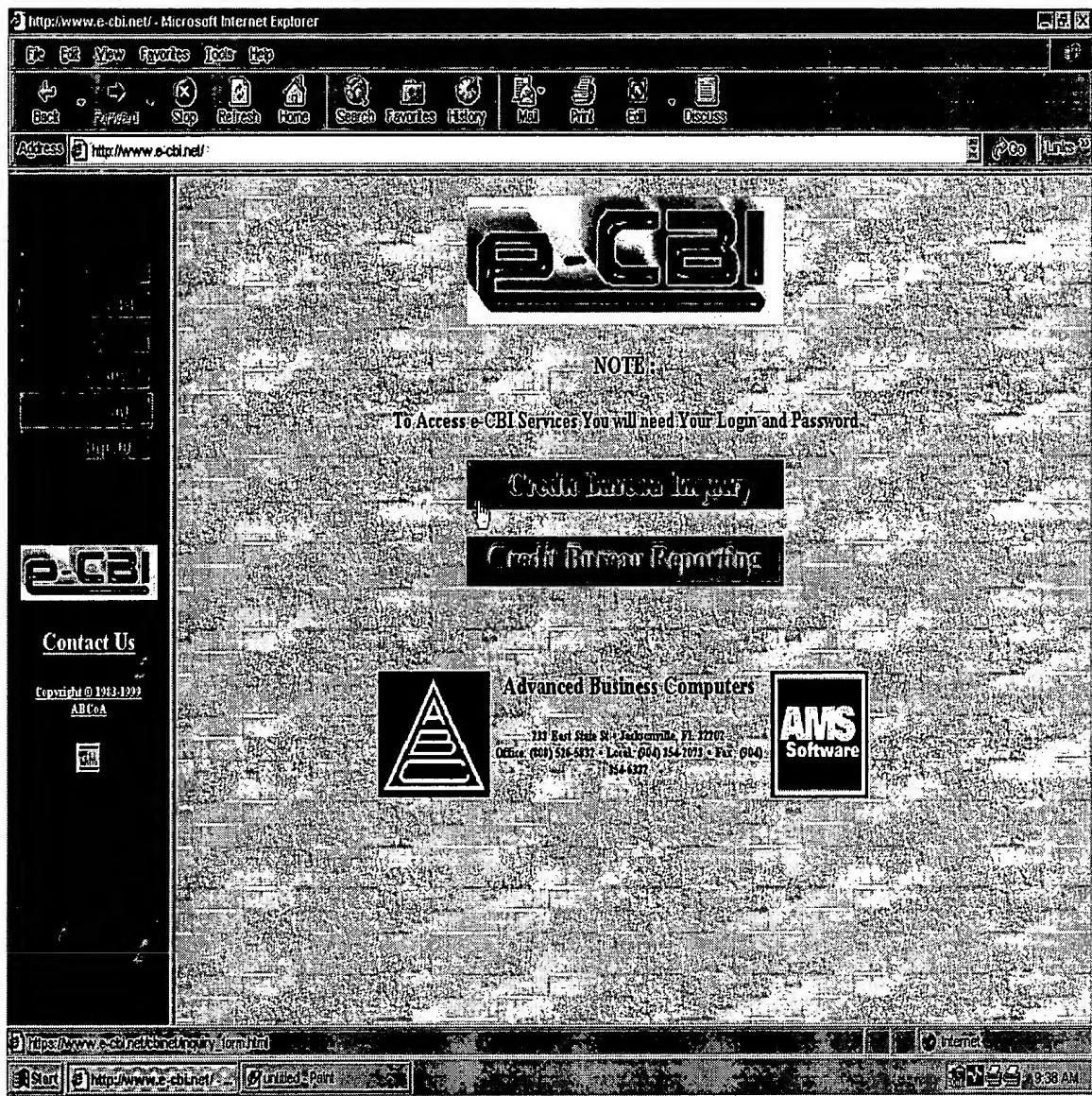


FIG. 4

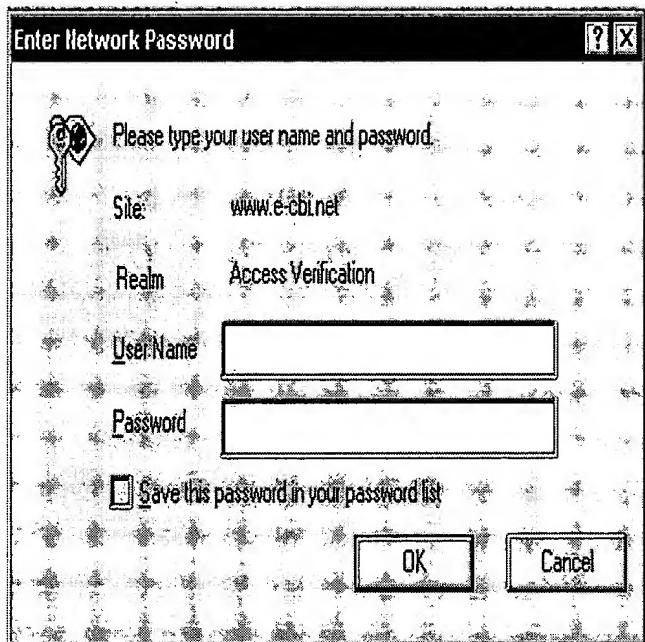


FIG. 5

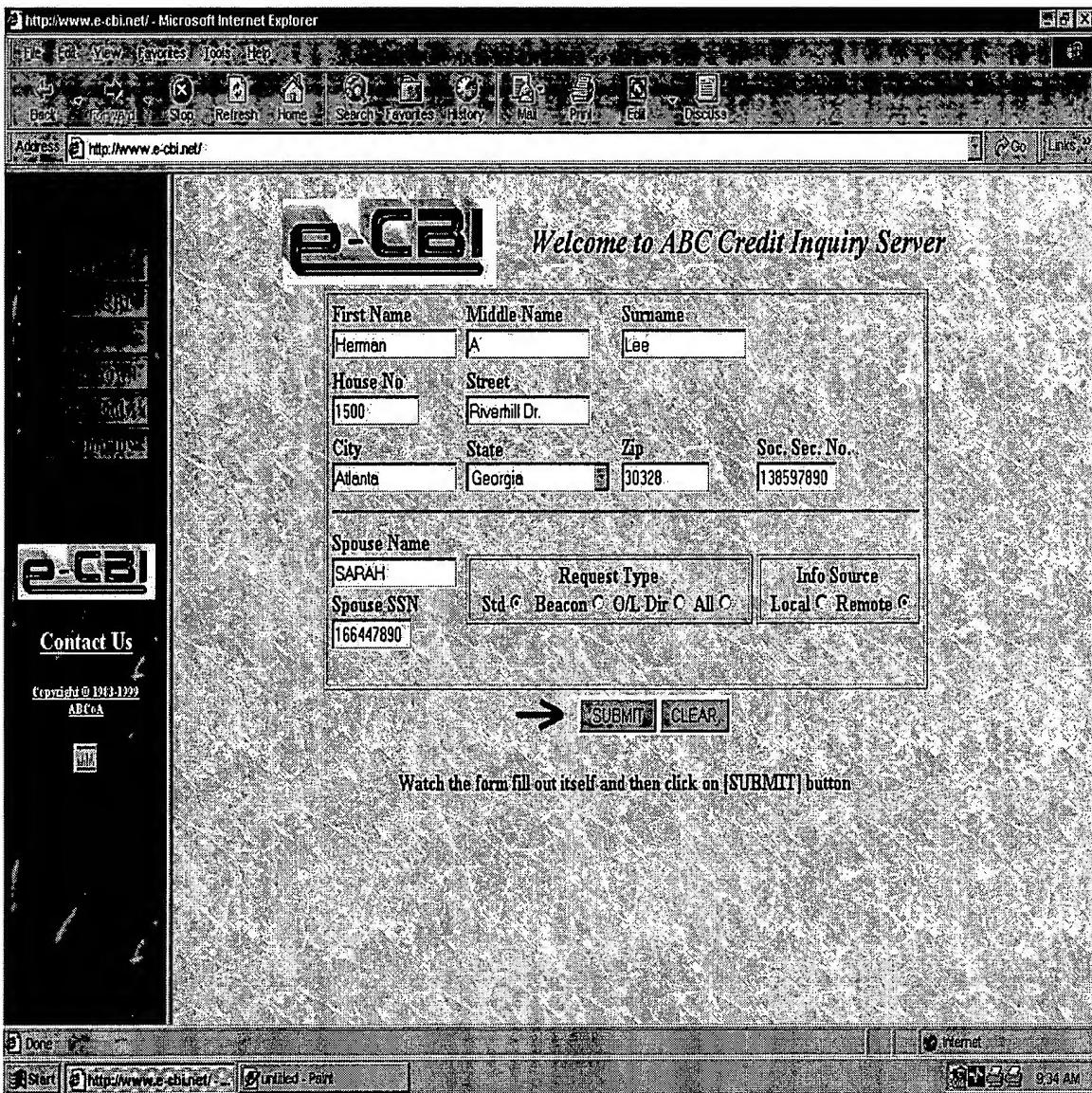


FIG. 6

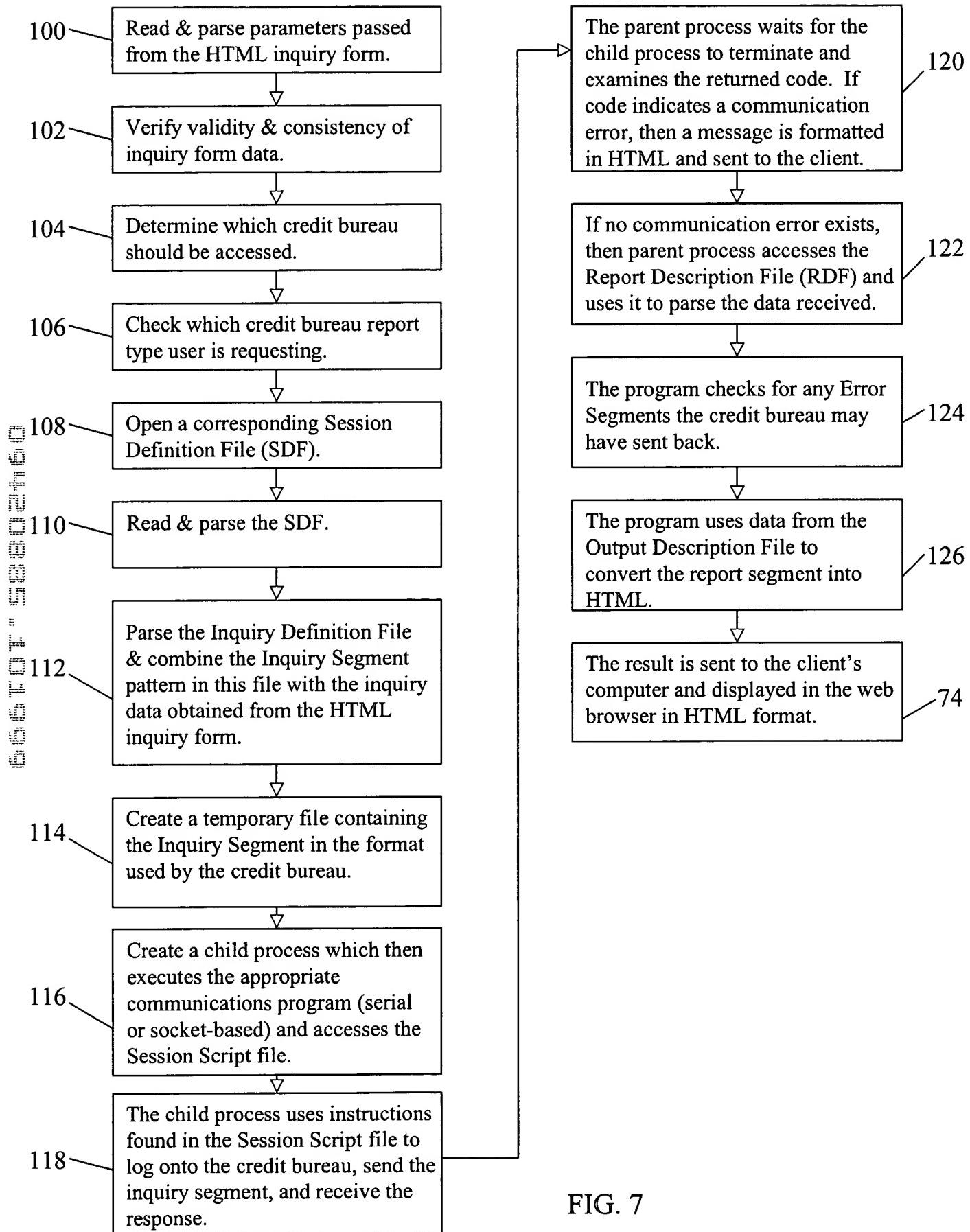


FIG. 7

http://www.e-cbi.net/ - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Edit Discuss

Address http://www.e-cbi.net/

ABC/EQUIFAX
Consumer Credit Reporting Form

Please fill out all relevant fields and click the [SUBMIT] button.
The highlighted labels can be clicked to display help messages.

BASE SEGMENT

Transaction Information

Your Id #: 9876 Customer Acct #:

Acct Status: (05) Acct transferred to another office
 (10) Acct renewed or refinanced
 (11) Acct is in good standing
 (13) Paid or closed accts/zero balance

Update Indicator: (0) Not a replacement update (1) Replacement update Cycle Identifier:

Transaction Type: (1) Newly opened accounts, or new borrowers associated with existing accts
 (4) Updates to previously reported accts
 (7) Address, association code or name changes

Account Information

Portfolio Type: (0) Open Account (30 or 90 days)
 (P) Revolving (open-end account)
 (I) Installment
 (C) Line of Credit Interest Type: Not Available (V) Variable rate loan
 (M) Monthly

Done Start http://www.e-cbi.net/ Printed-Part 9:35 AM

FIG. 8

656701-590760

http://www.e-cbi.net/ - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail E-mail Discuss

Address http://www.e-cbi.net/

Date of last payment: [] Date Closed: []
Credit Limit: [] Highest Credit: []
Current Balance: [] Amount Past Due: []
Scheduled Payment: []

Special Comments:

(Blank) Removes any previously reported Special Comments
(B) Account payments managed by Credit Counseling Service
(C) Paid by Co-maker
(E) Primary borrower declared bankruptcy

Debtor Information:

SSN: []

Customer Name: [] Generation Code: []
None
(J) Junior
(S) Senior
(Z) II

Street Address: [] City: [] State: []
(Blank) Not available
(O) Owns
(R) Rents

Address extra info: [] Residence Code: []
(Y) Address known to be address of associated individual
(N) Address is not a confirmed address
(B) Address is business address, not consumer's residence

Zip Code: [] Expanded zip code: []
(I) Undesignated (do not used on accounts opened after 6/77)
(1) Individual (this individual has contractual responsibility for this account)
(Z) Joint Contractual Liability (both customer & joint borrower are contractually liable)

Association Code: []

Start http://www.e-cbi.net/ United-Part 9:36 AM

FIG. 9

6657015 56302460

http://www.e-cbi.net - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Discuss

Address http://www.e-cbi.net/

Association Code: (1) Individual (this individual has contractual responsibility for this account)
(2) Joint Contractual Liability (both customer & joint borrower are contractually liable)
(3) Joint (shared accounts which cannot be more narrowly defined by above code (2))
(4) Co-Maker (subject is the co-maker, becomes liable if maker defaults, no a spouse)

AZ SEGMENT
Non-Spouse or Unknown Relationship/Different Address

Transaction Type: (1) Newly opened accounts; or new borrowers associated with existing accounts
(4) Updates to previously reported accounts
(7) Address, association code or name changes

SSN: _____

Full Name: _____ Generation Code: None
(J) Junior
(S) Senior
(C) II

Same Address: _____ Street Address: _____

City: _____ State: _____ Zip Code: _____

Address Indicator: (Y) Address known to be address of associated individual
(N) Address is not confirmed
(B) Address is business address, not consumer's residence

Association Code: (2) Joint Contractual Liability (both customer & joint borrower are contractually liable)
(3) Authorized User (another individual has contractual liability)
(4) Joint (shared accounts which cannot be more narrowly defined by codes 2 and 3)
(5) Co-Maker (subject is the co-maker, becomes liable if maker defaults, no a spouse)

Submit Base Only Submit Base and A2 Reset

Start http://www.e-cbi.net United-Part 9:37 AM

FIG. 10

Reporting Procedural Flow

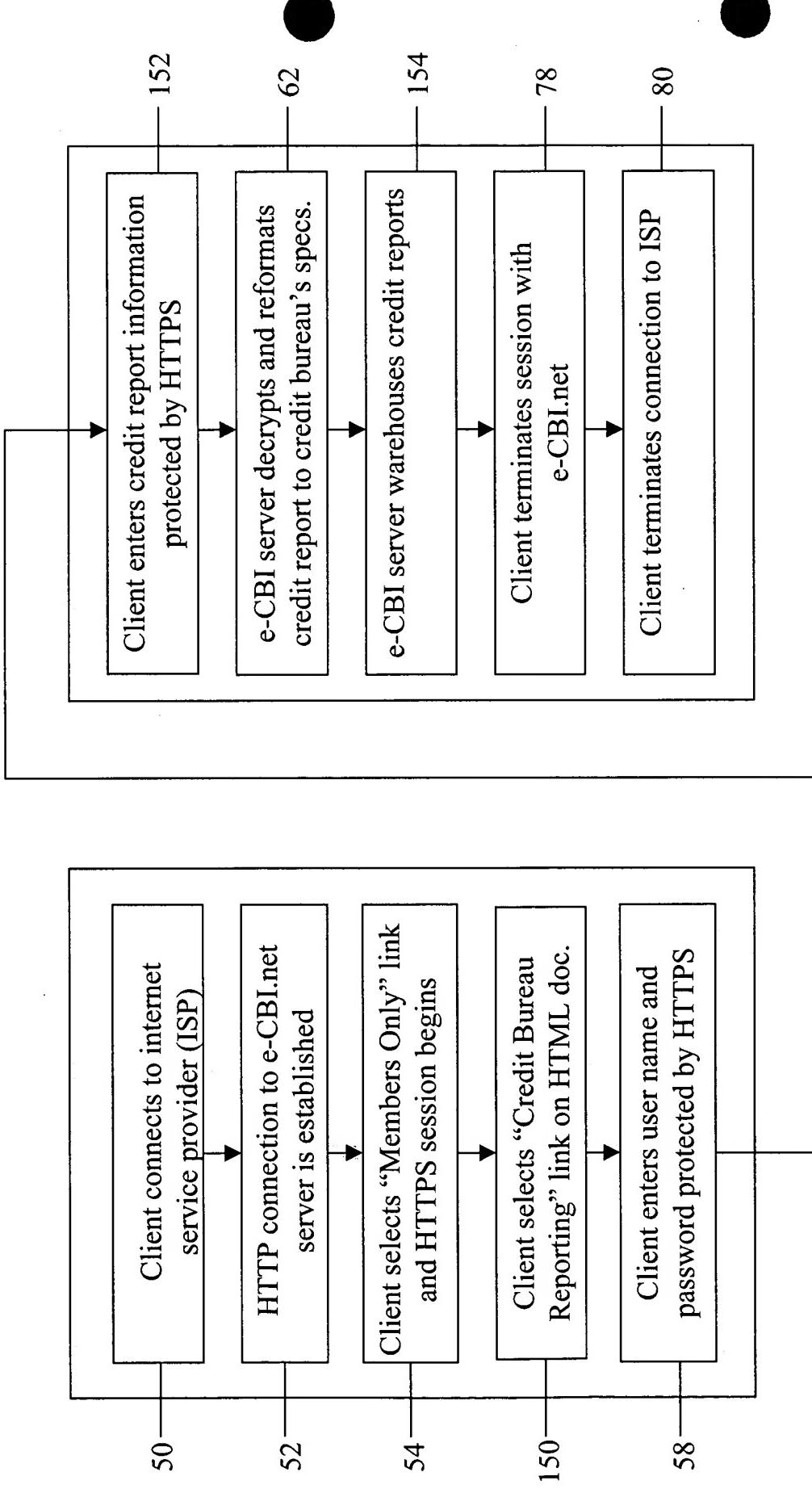


FIG. 11



FIG. 12

Name: HERMAN, A, LEE	Since: 121598	FAD: 21999
SSN: 138597890		
DOB: 120161		
Former Name: HERMAN, LEE, A		
Curr. Addr: 1500 RIVERHILL DR, ATLANTA, GA 30328	Phone#:	Date Reported: 1298
Employer: ZACHARY CO		Source: TAPE

Summary & Safescan

Trad: 4 Leg: Bkrp: Coll: Forcl: No-resp: Tax Ln: Garn: For.Inq.: Inq.: 6
SafeScan:

Trade Statistics:

Max High Crdt: 25.0K Min High Crdt: 25.0K Tot Curr Balance: Tot Past Due:
First Date Opened: 980701 Last Date Reported: 990201 No of Accounts Past Due:
30 days late: 60 days late: 90 days late:
Manner of Pmnt: 0s:3 1s:1 2s: 3s: 4s: 5s: 6s: 7s: 8s: 9s: other:

Public Record & Miscellaneous:

Consumer Statement:

Foreign Inquiries:

Date City & Narrative State & Narrative

FIG. 13A

Inquiries:

Member Name	Member #	Date	Member Name	Member #	Date
JAX CTY FN	217FA00213	021999	JAX CTY FN	217FA00213	021099
JAX CTY FN	217FA00213	020999	ADS	999ZS00472	012999
PANTEX	611FC08345	121898	1ST BREMEN	667BB09727	121598

Trades:

Member Name	Member #	RPTD	OPND	H/C	Term	Balance	Past Due	Type	MP	I/J	Acct#	DLA	30	60	90	MR	Acct Stat
BOFA CARD	180BB19097 0299	0199		25.0K				Rev	0	Ind							Real estate mortgageAmount in H/C column is credit limit
BOFA CARD	180BB19097 0299	0199		25.0K				Rev	0	Ind							Real estate mortgageAmount in H/C column is credit limit
BOFA CARD	180BB19097 0199	0199		25.0K				Rev	0	Ind							Real estate mortgageAmount in H/C column is credit limit
BOFA CARD	180BB19097 0199	0798		25.0K				Rev	1	Ind						6	Credit cardAmount in H/C column is credit limit

Online Directory:

Member #	Company Name	Phone#	Member #	Company Name	Phone#
180BB19097	BOFA CARD	8002338181	217FA005	LAX CTY FN	9043568491
611FC08345	PANTEX	8062735692	667BB09727	1ST BREMEN	6146813170

Beacon Scoring:

Score:	00743
Code1:	14
Code2:	9
Code3:	This is eight
Code4:	
Reject Code:	

Name:	HERMAN, SARAH,	Since:	80492	FAD:	21999
SSN:	166447890				
DOB:	070766				
Curr. Addr:	1500 RIVERHILL DR DR, ATLANTA, GA 30328	Phone#:		Date Reported:	1098
1st Former Addr:	123 MAIN , BURBANK, CA 91502	Phone#:		Date Reported:	0498
Employer:	FGFGFG			Source:	CRT
Former Employer:	MAGNUM			Source:	DAT

Summary & Safescan

Trad:	1	Leg:	Bkrp:	Coll:	Forcl:	No-resp:	Tax Ln:	Garn:	For.Inq.: 4	Inq.: 82
SafeScan:										

Trade Statistics:

Max High Crdt:	Min High Crdt:	Tot Curr Balance:	Tot Past Due:
First Date Opened: 930401	Last Date Reported: 951201	No of Accounts Past Due:	
30 days late:	60 days late:	90 days late:	
Manner of Pmnt: 0s: 1s: 1 2s: 3s: 4s: 5s: 6s: 7s: 8s: 9s: other:			

Public Record & Miscellaneous:

Consumer Statement:

F I G 13B

Foreign Inquiries:

Date	City & Narrative	State & Narrative
042398	180ZB04756	INFO RESER
110398	401ZB02533	EMIS
121498	FK 644ZS04437	FST DTA CP
121698	FK 644ZS04437	FST DTA CP

Inquiries:

Member Name	Member #	Date	Member N	Member #	Date
JAX CTY FN	217FA00213	021999	JAX CTY FN	217FA00213	021199
SEFCU	682FC00036	021199	1ST BREMEN	667BB09727	021099
JAX CTY FN	217FA00213	021099	SEFCU	682FC00036	021099
JAX CTY FN	217FA00213	020999	JAX CTY FN	217FA00213	020899
SEFCU	682FC00036	020399	SEFCU	682FC00036	011599
SEFCU	682FC00036	011499	SEFCU	682FC00036	011399
CLLCT AMRC	146YC10638	111298	STERLING	594JA10751	110298
PRIME	682FM10937	102698	CBTBKHAWAI	944ON00036	101698
PAC 1 NA	770BB04662	093098	MAGNUM	999XZ00123	092998
FIRST HAWN	770BB02849	092898	SO TEACHER	774FC00013	090498
MICRO/COIN	999DC00563	081098	MICRO/COIN	999DC00563	080798
STHELEN CU	133FC03132	080698	AM DIR CR	118FP02063	080598
CHOICEPT	502IG25272	071398	SPRINT	910UT04470	060898
US FED CU	613FC17789	060298	NORWEST	999ZS00365	052698
PACE CU	133FC03686	051898	PACE CU	133FC03686	051498
FIRST PLUS	682FM06156	050698	US FED CU	613FC17789	042798
US FED CU	613FC17789	042298	PACE CU	133FC03686	042098
US FED CU	613FC17789	041698	COL GAS	910UG00268	041498
COLUMBIA	910UG01613	040298	AUTO DT PR	999ZS00233	021298
SPRINT	910UT04751	020698	FIRST PLUS	682FM06156	020598
FNACC	401FA01342	010898	FNACC	401FA01342	010798
PELOMA CU	181FC00063	010698	FCF	456FP05762	112197
TAPCO CU	701FC06588	102997	TELWRKRSCU	178FC01637	100897
HOUSE BK	164BB03100	092997	TI FCU	178FC00266	091997
ST EMPL CU	401FC00037	082897	ST EMPL CU	401FC00037	082797
LEASE CONS	133FZ02849	081897	BOSCOV	496DC01010	080897
PNC BANK	458BB04312	072597	HOUSE BK	164FF01069	071597
COMPLT SRC	243FP03698	071097	INFORMATIV	180ZB02784	062397
INFORMATIV	180ZB02784	062097	COMPLT SRC	243FP03698	061897
COMPLT SRC	243FP03698	061797	COMPLT SRC	243FP03698	061297
1STAMIND	772BB25758	060597	HOUSE BK	164BB03100	060497
HOUSE BK	164BB03100	060397	SPRINT	910UT04751	060397
NMAC	682FA04543	060297	NMAC	682FA04543	052997
ADS	999FF00136	052197	NORWEST	613BB16888	052097
PROV INDIR	636BB31305	042197	PROV INDIR	636BB31305	041897
1STAMIND	772BB25758	041697	PROV INDIR	636BB31305	041697
USECU	181FC01780	041297	KEYBANKUSA	645BB10043	040997
USECU	181FC01780	040497	ENTERGY	910UE03389	040297
EMS-ATL	401ZB02525	040297	USWNVG	910UT07499	031797
AFSCI	682FP19123	031397	AFSCI	682FP19123	031297
ISB CELLUL	728UT00155	030697	1STAM NA	772BB15288	022697

FIG. 13C

Trades:

Member Name	Member #	RPTD	OPND	H/C	Term	Balance	Past Due	Type	MP	I/J	Acct#	DLA	30	60	90	MR	Acct Stat
NORDSTROM	701DC00529	1295	0493					Rev	1	Shr	0894		15				

Online Directory:

Member #	Company Name	Phone#	Member #	Company Name	Phone#
701DC00529	NORDSTROM	MAIL ONLY	217FA00213	JAX CTY FN	9043568491
682FC00036	SEFCU	2145655300	667BB09727	1ST BREMEN	6146813170
594JA10751	STERLING	MAIL ONLY	682FM10937	PRIME	7026842126
944ON00036	CBTBKHAWAI	8002821205	770BB04662	PAC 1 NA	5032486646
770BB02849	FIRST HAWN	8088443250	774FC00013	SO TEACHER	2257758597
133FC03132	STHELEN CU	5033972376	118FP02063	AM DIR CR	2083439692
910UT04470	SPRINT	MAIL ONLY	613FC17789	US FED CU	6128542113
133FC03686	PACE CU	5032349851	682FM06156	FIRST PLUS	2145996400
910UG01613	COLUMBIA	MAIL ONLY	401FA01342	FNACC	7707924600
181FC00063	PT LOMA CU	6194953400	456FP05762	FCF	2529391665
701FC06588	TAPCO CU	2535659895	178FC01637	TELWRKRSCU	6174396500
164BB03100	HOUSE BK	4087541400	178FC00266	TI FCU	5082228391
401FC00037	ST EMPL CU	4046563748	133FZ02849	LEASE CONS	2092215811
496DC01010	BOSCOV	6109297353	458BB04312	PNC BANK	4127621184
164FF01069	HOUSE BK	4087541400	243FP03698	COMPLT SRC	7037098100
772BB25758	1STAMIND	6157817999	682FA04543	NMAC	8007776116
636BB31305	PROV INDIR	5135792000	181FC01780	USECU	6195948515
645BB10043	KEYBANKUSA	6173480010	910UE03389	ENTERGY	MAIL ONLY
910UT07499	USWNVG	2064496198	682FP19123	AFSCI	MAIL ONLY
728UT00155	ISB CELLUL	MAIL ONLY	772BB15288	1STAM NA	6150000000

Beacon Scoring:

Score:
Code1:
Code2:
Code3:
Code4:

Reject Code: Beacon not available, no recently reported account information

End of Report

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FIG. 13D